

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 1

|                               |                   |
|-------------------------------|-------------------|
| <b>Application Number</b>     | 10/777,649        |
| <b>Filing Date</b>            | February 13, 2004 |
| <b>First Named Inventor</b>   | METZGER et al.    |
| <b>Art Unit</b>               | 3626              |
| <b>Examiner Name</b>          | Vivek D. KOPPIKAR |
| <b>Attorney Docket Number</b> | 52493.000367      |

**U.S. PATENT DOCUMENTS**

| *Examiner<br>Initials | Cite<br>No. | DOCUMENT NUMBER<br>Number - Kind Code (if known) | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines,<br>Where Relevant Passages or<br>Relevant Figures Appear |
|-----------------------|-------------|--|--------------------------------|--|---|
|                       |             | US- 6542905                                      | 04-01-2003                     | Fogel, et al.                                      |   |
|                       |             | US- 6714925                                      | 03-30-2004                     | Barnhill, et al.                                   |   |
|                       |             | US- 2001/0032099                                 | 10-18-2001                     | Joao   |   |
|                       |             | US- 2003/0172043                                 | 09-11-2003                     | Guyon, et al.                                      |   |
|                       |             | US- 2005/0216426                                 | 09-29-2005                     | Weston, et al.                                     |   |

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**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

| *Examiner<br>Initials | Cite<br>No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published | TRANSLATION              |                          |
|-----------------------|-------------|--|--------------------------|--------------------------|
|                       |             |  | YES                      | NO                       |
|                       |             | HABERMAN, et al., Generalised Linear Models in Actuarial Work, Presented to the Staple Inn Actuarial Society, February 2, 1998   | <input type="checkbox"/> | <input type="checkbox"/> |
|                       |             | BORGLIN, et al., Stochastic Dominance and Conditional Expectation - An Theoretical Approach, The Geneva Papers on risk and Insurance Theory, 27:31-48, 2002  | <input type="checkbox"/> | <input type="checkbox"/> |

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